

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problems Mailbox.**

Q63352090302RCT

EP 0 820 620

Making electronic payments when buying goods on computer network -
checking whether customer is authorised to make payment and transmitting
payment voucher back to supplier

Patent Assignee: GC TECH (GCTE-N); GLOBE ID SOFTWARE (GLOB-N); GC TECH SA
(GCTE-N)

Inventor: BEN DAHAN G; PAYS P; ADHAN G B; BEN D G; PAYS P A; DAHAN G B;
BENDAHAH G

Number of Countries: 029 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9632701	A1	19961017	WO 96FR500	A	19960403	199649 B
FR 2733068	A1	19961018	FR 954533	A	19950414	199649
ZA 9602871	A	19960925	ZA 962871	A	19960411	199649
AU 9654032	A	19961030	AU 9654032	A	19960403	199708
EP 820620	A1	19980128	EP 96911022	A	19960403	199809
			WO 96FR500	A	19960403	
EP 820620	B1	19990317	EP 96911022	A	19960403	199915
			WO 96FR500	A	19960403	
DE 69601787	E	19990422	DE 601787	A	19960403	199922
			EP 96911022	A	19960403	
			WO 96FR500	A	19960403	
ES 2129962	T3	19990616	EP 96911022	A	19960403	199930
JP 11511876	W	19991012	JP 96530759	A	19960403	199954
			WO 96FR500	A	19960403	
MX 9707918	A1	19980701	MX 977918	A	19971014	200012
BR 9604910	A	20000425	BR 964910	A	19960403	200033
			WO 96FR500	A	19960403	
CN 1184546	A	19980610	CN 96193923	A	19960403	200254

Priority Applications (No Type Date): FR 954533 A 19950414

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9632701	A1	F 25	G07F-007/10	
				Designated States (National): AU BR CA CN HU JP KR MX RU SG
				Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
FR 2733068	A1		G06F-017/60	
ZA 9602871	A	E 17	G07F-000/00	
AU 9654032	A			Based on patent WO 9632701
EP 820620	A1	F		Based on patent WO 9632701
				Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE
EP 820620	B1	F		Based on patent WO 9632701
				Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE
DE 69601787	E			Based on patent EP 820620
				Based on patent WO 9632701
ES 2129962	T3			Based on patent EP 820620
JP 11511876	W	23	G07F-007/10	Based on patent WO 9632701
BR 9604910	A		G07F-007/10	Based on patent WO 9632701
CN 1184546	A		G07F-007/10	

Abstract (Basic): WO 9632701 A

The method of making electronic payments involves a supplier server developing a transaction authorisation request or payment ticket. The ticket includes information relating to supplier, customer, purchase object and price. The payment ticket is transmitted through a computer network to a payment server. The server verifies whether the customer is authorised to pay the price. Once the verification is complete payment is obtained from a customer account or an external banking service. A payment voucher is generated and transmitted to the supplier sever.

USE/ADVANTAGE - For banking. For use on World Wide Web. For Internet. Simple. Reliable. Does not require electronic currency transmissions. Secure since system avoids need to transmit banking details on network.

Dwg.1/4

Title Terms: ELECTRONIC; BUY; GOODS; COMPUTER; NETWORK; CHECK; CUSTOMER; AUTHORISE; PAY; TRANSMIT; PAY; VOUCHER; BACK; SUPPLY

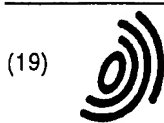
Derwent Class: W01

International Patent Class (Main): G06F-017/60; G07F-000/00; G07F-007/10

International Patent Class (Additional): G06F-019/00; G06F-157/00; G07F-019/00; G07G-005/00; H04L-012/44

File Segment: EPI

?



(19)

Eur päisches Patentamt
European Patent Office
Office européen des brevets



(11)

EP 0 820 620 B1

(12)

FASCICULE DE BREVET EUROPEEN

(45) Date de publication et mention
de la délivrance du brevet:
17.03.1999 Bulletin 1999/11

(51) Int Cl.⁶: **G07F 7/10**

(86) Numéro de dépôt international:
PCT/FR96/00500

(21) Numéro de dépôt: **96911022.0**

(22) Date de dépôt: **03.04.1996**

(87) Numéro de publication internationale:
WO 96/32701 (17.10.1996 Gazette 1996/46)

(54) **PROCEDE DE PAIEMENT ELECTRONIQUE PERMETTANT D'EFFECTUER DES
TRANSACTIONS LIEES A L'ACHAT DE BIENS SUR UN RESEAU INFORMATIQUE**
**VERFAHREN ZUM ELEKTRONISCHEN BEZAHLEN BEI DER DURCHFÜHRUNG VON
KAUF-TRANSAKTIONEN IN EINEM RECHNERNETZWERK**
**ELECTRONIC PAYMENT METHOD FOR PURCHASE-RELATED TRANSACTIONS OVER A
COMPUTER NETWORK**

(84) Etats contractants désignés:
**AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC
NL PT SE**

• **BEN DAHAN, Gérard**
F-75010 Paris (FR)

(30) Priorité: **14.04.1995 FR 9504533**

(74) Mandataire: **Joly, Jean-Jacques**
Cabinet Beau de Loménie
158, rue de l'Université
75340 Paris Cédex 07 (FR)

(43) Date de publication de la demande:
28.01.1998 Bulletin 1998/05

(73) Titulaire: **G C Tech**
75001 Paris (FR)

(56) Documents cités:
EP-A- 0 359 667 EP-A- 0 501 697
EP-A- 0 590 861 GB-A- 2 258 749
US-A- 3 852 571 US-A- 5 283 829

(72) Inventeurs:
• **PAYS, Paul-André**
F-75015 Paris (FR)

EP 0 820 620 B1

Il est rappelé que: Dans un délai de neuf mois à compter de la date de publication de la mention de la délivrance du brevet européen, toute personne peut faire opposition au brevet européen délivré, auprès de l'Office européen des brevets. L'opposition doit être formée par écrit et motivée. Elle n'est réputée formée qu'après paiement de la taxe d'opposition. (Art. 99(1) Convention sur le brevet européen).

Kundenstation übersendet wird.

8. Elektronisches Zahlungssystem zur Ausführung von Transaktionen in Verbindung mit dem Kauf von Waren, die Kunden von Händlern über ein offenes Datennetz angeboten werden, mit Kundenstationen und Händler-Server-Stationen, die über das offene Netz verbindbar sind, dadurch gekennzeichnet, daß das System außerdem mindestens eine Zahlungs-Serverstation aufweist, der für die Kundenstationen und die Händler-Serverstationen bestimmt ist und aufweist:
- eine Vordergrundeinheit mit Verbindungsmitteln für die Verbindung mit dem offenen Netz,
 - eine Hintergrundeinheit mit Verbindungsmitteln für den Anschluß an ein von dem offenen Netz unabhängiges Bankennetz,
 - Kommunikationsmittel zwischen der Vordergrund- und der Hintergrundeinheit,
 - Speichermittel für Kundenkonten und Händlerkonten, und
 - Verarbeitungsmittel, um ansprechend auf den Empfang eines Autorisierungsgesuchs für eine Transaktion oder einer Zahlungskarte, die einen beabsichtigten Kauf zwischen Händler und Kunden betrifft, durch die Vordergrundeinheit, zu prüfen, ob die Zahlung des Preises durch den betreffenden Kunden autorisiert ist, indem abhängig von dem Kaufbetrag das Kundenkonto oder das Bankennetz abgefragt wird, und, wenn die Prüfung positiv ausfällt, eine Transaktionsautorisierung oder einen Kassenschein erstellt wird, um diesen über die Vordergrundeinheit auf das offene Netz zu übertragen, woraufhin, wenn die Transaktionsautorisierung durch Abfrage des Kundenkontos erstellt ist, das Kundenkonto mit dem Kaufbetrag belastet und dem Konto des betreffenden Händlers der Kaufbetrag gutgeschrieben wird.
9. Zahlungssystem nach Anspruch 8, dadurch gekennzeichnet, daß der Zahlungs-Server Speichermittel für die genehmigten Transaktionen aufweist.

Claims

1. A method for effecting electronic payments for transactions relating to the purchase of goods offered by suppliers to customers via a public computer network (10), to which are connected supplier servers (20) and customer stations (30), the method being characterised in that it includes the steps of:

- development, by a supplier server connected

to the network, of a transaction authorisation request, or payment ticket, concerning a purchase envisaged between the supplier and a customer, and comprising information relating to the supplier, the customer, the purchase object and the price,

- transmission of the payment ticket via the computer network to a payment server (40) which is distinct from the customer station and supplier server,
- automatic verification by the payment server of whether the payment of the price is authorised for the concerned customer, the verification being effected, according to the amount of the price to be paid, either by interrogation of a customer account that belongs to the customer, is kept by the payment server and is intended for the payment of small sums, or by interrogation on a banking network, independent of the computer network, for the payments of higher sums,
- if the verification is positive, development by the payment server of a transaction authorisation or voucher including at least a part of the payment ticket information,
- transmission of the voucher to the supplier server via the computer network, so as to authorise the conclusion of the purchase, and
- when a voucher is transmitted after verification by interrogation of a customer account kept by the payment server, debiting the customer account of the amount of the purchase, and crediting the amount of the purchase to the supplier account relative to the concerned supplier and kept by the payment server,

2. A method according to claim 1, characterised in that the verification by the payment server comprises a preliminary customer authentication phase.

3. A method according to claim 2, characterised in that the authentication is achieved by recognition of an access key transmitted by the computer network from the customer station to the payment server.

4. A method according to any one of claims 1 to 3, characterised in that it comprises the development by the payment server of a voucher comprising at least a part of the information of the payment ticket and certification information.

5. A method according to any one of claims 1 to 4, characterised in that it comprises memorisation by the payment server of the authorised transactions, by storing at least a part of the contents of the voucher.

6. A method according to any one of claims 1 to 5, characterised in that the payment ticket is transmit-

ted from the payment server to the supplier server
by the intermediary of the customer station.

7. A method according to any one of claims 1 to 6,
characterised in that the voucher is transmitted from
the payment server to the supplier server by the in-
termediary of the customer station. 5

8. Electronic payment system for effecting transac-
tions relating to the purchase of goods offered by 10
suppliers to customers via a public computer net-
work (10), the system comprising customer stations
(30) and supplier servers (20) that may be connect-
ed to the network,
characterised in that the system further comprises 15
at least one payment server (40) distinct from the
customer stations and the supplier servers and
comprising:
 - a front unit (41) having means for connecting 20
to the public network,
 - a rear unit (42) having means for connecting to
a banking network independent of the public
network,
 - means (48) for communicating between the 25
front and rear units,
 - means (44) for storing customer accounts and
supplier accounts, and
 - processing means (43) for verifying, in re-
sponse to the reception by the front unit of a 30
transaction authorisation request or a payment
ticket, concerning a purchase envisaged be-
tween the supplier and a customer, and as a
function of the amount of the envisaged pur-
chase, if the payment of the price is authorised 35
for the customer concerned by interrogating the
customer account or the banking network, and,
if the verification is positive, developing a trans-
action authorisation, or voucher in order to
transmit the same to the public network via the 40
front unit and, when the transaction authoriza-
tion has been developed further to interrogating
the customer account, debiting the customer
account of the amount of the purchase and
crediting the account of the concerned supplier 45
of the amount of the purchase.

9. Payment system according to claim 8, character-
ised in that the payment server comprises means 50
for memorising authorised transactions.

55